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Assistant Commissioner for Patents  
Washington, D.C. 20231

Attorney Reference: CMSI 0003

Sir:

Submitted herewith is the following patent application:

Inventors: James R. DeFrancesco et al.

Title: AUTOMATED CREDIT APPLICATION SYSTEM

The application includes:

- ☒ [ X ] A description pursuant to 37 C.F.R. 1.71.
- ☒ [ X ] At least one claim pursuant to 37 C.F.R. 1.75.
- ☒ [ X ] Drawings pursuant to 37 C.F.R. 1.81(a) (37 Figures)
- ☐ [ ] Claim for Priority and one Priority Document

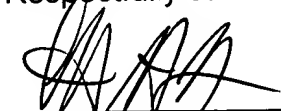
In view of the above, it is requested that this application be accorded a filing date pursuant to 37 C.F.R. 1.53(b).

A Declaration signed by the inventors and the filing fee will be submitted in due course.

Please address all communications to:

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Respectfully submitted,



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A No Fee

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